

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 19-24097-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carl Gaynor
aka Carl Ellis Gaynor Jr.
1109 Hope Rd
Tinton Falls, NJ 07712-3125

Social Security No.:

xxx-xx-8806

Employer's Tax I.D. No.:

**ORDER TO SHOW CAUSE WHY CASE SHOULD
NOT BE DISMISSED FOR DEBTOR'S FAILURE TO
MEET CREDIT COUNSELING REQUIREMENTS**

The debtor filed a petition on 7/20/19 and failed to comply with the credit counseling requirements of the Bankruptcy Code as indicated below,

- ☒ The ☒ debtor ☐ joint debtor did not file a Certificate of Credit Counseling with the petition and has not requested an exemption from the credit counseling requirement and has not filed a request for a temporary waiver of the credit counseling requirement,
- ☐ The ☐ debtor ☐ joint debtor filed a Certificate of Credit Counseling after filing the petition that indicates that the debtor(s) participated in credit counseling after filing their petition, and has not filed a request for a temporary waiver of, or exemption from the credit counseling requirement,
- ☐ The ☐ debtor ☐ joint debtor filed a Certificate of Credit Counseling indicating that the debtor(s) participated in credit counseling more than 180 before the filing of the petition,

It is hereby

ORDERED that the ☒ debtor ☐ joint debtor shall file with the Clerk at the address above, a Certificate of Credit Counseling indicating that they participated in a credit counseling briefing within the 180 days prior to the filing of their petition or the case will be dismissed.

The debtor or debtor's attorney must appear at a hearing to be held before the Honorable Michael B. Kaplan on:

Date: December 3, 2019

Time: 02:00 PM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

to show cause why the case should not be dismissed.

If **all** required documents are filed with the Clerk before the hearing date, this Order to Show Cause will be vacated and no appearance is required.

Any motion or other objection that is filed will be considered a Motion for Extension of Time to File Schedules, Statements, and Other Documents under Fed. R. Bankr. P. 1007(c), and will be scheduled by the court to be heard on the same date and time as this Order to Show Cause.

Unless all required documents are filed before the hearing date on this Order to Show Cause, you **must** appear at the hearing. FAILURE TO APPEAR AT THE HEARING WILL RESULT IN DISMISSAL OF THE CASE.

Dated: November 5, 2019

JAN: wdr

Michael B. Kaplan
United States Bankruptcy Judge

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Carl Gaynor
Debtor

Case No. 19-24097-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: oscccq

Page 1 of 1
Total Noticed: 2

Date Rcvd: Nov 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2019.

db Carl Gaynor, 1109 Hope Rd, Tinton Falls, NJ 07712-3125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 06 2019 00:16:59 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough on behalf of Creditor Lakeview Loan Servicing, LLC DMcDonough@flwlaw.com
Edward Hanratty on behalf of Debtor Carl Gaynor
thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6